

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	Case No. 15-42979
	§	
RENATO W. ARIAS	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$34,425.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$1,359.83	Claims Discharged Without Payment:	\$181,660.02
Total Expenses of Administration:	\$1,640.17		

3) Total gross receipts of \$3,000.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$3,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from <b>Exhibit 4</b> )	NA	\$1,640.17	\$1,640.17	\$1,640.17
Prior Chapter Admin. Fees and Charges (from <b>Exhibit 5</b> )	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from <b>Exhibit 7</b> )	\$189,179.64	\$41,553.21	\$41,553.21	\$1,359.83
<b>Total Disbursements</b>	\$189,179.64	\$43,193.38	\$43,193.38	\$3,000.00

4). This case was originally filed under chapter 7 on 12/22/2015. The case was pending for 21 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/21/2017

By: /s/ David P. Leibowitz  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Potential preference claim against Debtor's landlord--Debtor to satisfy personally	1241-000	\$3,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$3,000.00</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

NONE

**EXHIBIT 3 – SECURED CLAIMS**

NONE

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$750.00	\$750.00	\$750.00
David P. Leibowitz, Trustee	2200-000	NA	\$16.82	\$16.82	\$16.82
Green Bank	2600-000	NA	\$3.05	\$3.05	\$3.05
Lakelaw, Attorney for Trustee	3110-000	NA	\$850.00	\$850.00	\$850.00
Lakelaw, Attorney for Trustee	3120-000	NA	\$20.30	\$20.30	\$20.30
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$1,640.17</b>	<b>\$1,640.17</b>	<b>\$1,640.17</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

NONE

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

NONE

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	PHEAA	7100-000	\$38,163.00	\$32,002.36	\$32,002.36	\$1,047.28
2	Toyota Motor Credit Corporation	7100-000	\$8,570.00	\$8,570.57	\$8,570.57	\$280.47

3	Portfolio Recovery Associates, LLC	7100-900	\$980.00	\$980.28	\$980.28	\$32.08
	Aes	7100-000	\$19,213.00	\$0.00	\$0.00	\$0.00
	Chaz Dean Continuity	7100-000	\$59.90	\$0.00	\$0.00	\$0.00
	Creditors Collection B	7100-000	\$244.00	\$0.00	\$0.00	\$0.00
	Department of Education	7100-000	\$20,682.00	\$0.00	\$0.00	\$0.00
	E Paloyan MD SC Assoc	7100-000	\$244.00	\$0.00	\$0.00	\$0.00
	Nelnet	7100-000	\$9,249.05	\$0.00	\$0.00	\$0.00
	Nelnet	7100-000	\$10,572.74	\$0.00	\$0.00	\$0.00
	Pennsylvania Higher Education	7100-000	\$38,236.11	\$0.00	\$0.00	\$0.00
	Performant Recovery, Inc.	7100-000	\$39,015.84	\$0.00	\$0.00	\$0.00
	Portfolio Recovery Ass	7100-000	\$2,480.00	\$0.00	\$0.00	\$0.00
	Wells Fargo	7100-000	\$1,470.00	\$0.00	\$0.00	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$189,179.64	\$41,553.21	\$41,553.21	\$1,359.83

## ASSET CASES

Case No.: 15-42979  
Case Name: ARIAS, RENATO W.  
For the Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 12/22/2015 (f)  
§341(a) Meeting Date: 01/27/2016  
Claims Bar Date: 08/25/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	2001 Lexus GS300 with 149,929 miles Location: 6040 Lake Bluff DR # 602, Tinley Park IL 60477	\$2,300.00	\$0.00	\$0.00	FA
2	Chairs, sofa, credenza, couch, loveseat, table, linens, towels, flatware, desks, beds, bedding, dressers, and other various household items that do not have an individual value of greater than five hundred dollars. Location: 6040 Lake Bluff DR # 602, Tinley Park IL 60477	\$1,000.00	\$0.00	\$0.00	FA
3	Computer, cell phone, old lap top. No individual items have a value of greater than five hundred dollars. Location: 6040 Lake Bluff DR # 602, Tinley Park IL 60477	\$200.00	\$0.00	\$0.00	FA
4	Clothes Location: 6040 Lake Bluff DR # 602, Tinley Park IL 60477	\$300.00	\$0.00	\$0.00	FA
5	Ring	\$150.00	\$0.00	\$0.00	FA
6	Chase, checking	\$1,000.00	\$0.00	\$0.00	FA
7	Chase, savings	\$375.00	\$0.00	\$0.00	FA
8	401(k) Fidelity	\$28,000.00	\$0.00	\$0.00	FA
9	Estimated tax refunds Federal and State	\$1,100.00	\$0.00	\$0.00	FA
10	Potential preference claim against Debtor's landlord--Debtor to satisfy personally (u)	\$0.00	\$4,000.00	\$3,000.00	FA
<b>Asset Notes:</b> Settling claim for \$3000, payable in three payments of \$1000 each. (dkt 29)					

TOTALS (Excluding unknown value)

\$34,425.00

\$4,000.00

\$3,000.00

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

## ASSET CASES

Case No.: 15-42979  
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For the Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 12/22/2015 (f)  
§341(a) Meeting Date: 01/27/2016  
Claims Bar Date: 08/25/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

06/30/2017 2017 Reporting Period:  
In lieu of 2004, Trustee conducted a continued 341 meeting.

Debtor paid his landlord \$4000 for past-due rent. Debtor to settle with the Estate for \$3000 (dkt 29), paid in three installments, with the final payment due 9/15/16.

06/24/2016 TFR was filed with Court 6/28/17.  
2016 Reporting Period:  
Asset - preference (back-rent to landlord)  
2004 to be conducted

Initial Projected Date Of Final Report (TFR): 02/28/2017

Current Projected Date Of Final Report (TFR): 06/08/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-42979  
Case Name: ARIAS, RENATO W.  
Primary Taxpayer ID #: \*\*\_\*\*\*7049  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 12/22/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7901  
Account Title: Arias, Renato  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/07/2016	(10)	ARIAS, RENATO W.	Settlement of preferential payment to Debtor's landlord	1241-000	\$1,000.00		\$1,000.00
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$1.24	\$998.76
08/29/2016	(10)	ARIAS, RENATO W.	Settlement of preferential payment to Debtor's landlord	1241-000	\$2,000.00		\$2,998.76
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$1.81	\$2,996.95
07/27/2017	3001	Lakelaw	Claim #: ; Amount Claimed: \$20.30; Distribution Dividend: 100.00%;	3120-000		\$20.30	\$2,976.65
07/27/2017	3002	Lakelaw	Claim #: ; Amount Claimed: \$850.00; Distribution Dividend: 100.00%;	3110-000		\$850.00	\$2,126.65
07/27/2017	3003	David P. Leibowitz	Trustee Compensation	2100-000		\$750.00	\$1,376.65
07/27/2017	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$16.82	\$1,359.83
07/27/2017	3005	PHEAA	Claim #: 1; Amount Claimed: \$32,002.36; Distribution Dividend: 3.27%;	7100-000		\$1,047.28	\$312.55
07/27/2017	3006	Toyota Motor Credit Corporation	Claim #: 2; Amount Claimed: \$8,570.57; Distribution Dividend: 3.27%;	7100-000		\$280.47	\$32.08
07/27/2017	3007	Portfolio Recovery Associates, LLC	Claim #: 3; Amount Claimed: \$980.28; Distribution Dividend: 3.27%;	7100-900		\$32.08	\$0.00

SUBTOTALS

\$3,000.00

\$3,000.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-42979  
Case Name: ARIAS, RENATO W.  
Primary Taxpayer ID #: \*\*\_\*\*\*7049  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 12/22/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7901  
Account Title: Arias, Renato  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$3,000.00	\$3,000.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
<b>Subtotal</b>	\$3,000.00	\$3,000.00	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$3,000.00	\$3,000.00	

**For the period of 12/22/2015 to 9/21/2017**

Total Compensable Receipts:	\$3,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$3,000.00
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 07/07/2016 to 9/21/2017**

Total Compensable Receipts:	\$3,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,000.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$3,000.00
Total Internal/Transfer Disbursements:	\$0.00



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Case No. 15-42979  
Case Name: ARIAS, RENATO W.  
Primary Taxpayer ID #: \*\*\_\*\*\*7049  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 12/22/2015  
For Period Ending: 9/21/2017

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*7901  
Account Title: Arias, Renato  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$3,000.00

\$3,000.00

\$0.00

**For the period of 12/22/2015 to 9/21/2017**

Total Compensable Receipts: \$3,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$3,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,000.00  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$3,000.00  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 12/22/2015 to 9/21/2017**

Total Compensable Receipts: \$3,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$3,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$3,000.00  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$3,000.00  
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ